

Back of Every Fortune Lies an Early Foundation of THRIFT

The financiers of today started as farm boys, surveyors, clerks, miners, etc. They amassed their riches by being thrifty. The commencement of their fortunes dates back to the day when they saved their first dollar. You, men and women, have the same opportunity to become wealthy as Ford, Harriman, Wanamaker, Rockefeller and Hill had. The world lies before you. Opportunity knocks every day. Get ready to meet it by being thrifty. The advertisers on this page tell you how to prepare.



HENRY FORD



E. H. HARRIMAN



JOHN WANAMAKER



JOHN D. ROCKEFELLER



JAMES J. HILL

Webster says: "THRIFT" A thriving condition; prosperity; success.

Thrift Day February 3, 1917

This is the date on which to commence the cultivation of the "HABIT OF THRIFT"

Have you given the little economies the attention that you should in the management of your affairs.

Remember that to "THRIVE" you must be industrious, economical and give careful attention to good management.

In this state and community we have been especially favored during the past year and nearly every one has been "PROSPEROUS" to a certain extent.

Favor may not always look upon us and to insure "SUCCESS" we must accumulate during our prosperous times.

The future will hold no fears, however, if we practice the "HABIT OF THRIFT" now and a "THRIVING CONDITION," "PROSPERITY" and "SUCCESS" will be assured.

THE PHOENIX NATIONAL BANK

Phoenix, Arizona.

THRIFT DAY, FEB. 3 RELAXATION DAY

The Day for Self-Analysis, and Action Toward the Reduction of Waste

By G. V. CLEMENT
Spending money on Thrift Day can be just as truly a practice of thrift as is saving.

The individual who puts off going to the dentist with a view of saving money and thinks that he or she is practicing thrift as really thriftless.

Today it is commonly known that a decayed tooth can so undermine the bodily health that general inefficiency becomes as surely apparent as is the law of gravitation. The expenditure of a few dollars for the repair of that tooth may represent the most beneficial thrift act that can be practiced.

A person can be so stunted in understanding the true practice of thrift that he will stow away a few saved dollars while his eyes suffer and deteriorate day by day for the want of proper glasses. Investment in a pair of glasses might easily represent the greatest act of thrift and conservation that the individual has before him.

Here and there we see a man so penurious and short-sighted in his imagined practice of thrift that he fails to properly clothe himself in conformity with environment and position. He thinks that he is saving money. The purchase of an overcoat and a suit of clothes represents to him an "expense" instead of an investment. This fellow is not thrifty. He is like the man who, holding pennies in front of his eyes, could not see the dollars beyond. The true practice of thrift includes—it may be said, above all things—intelligent spending.

Thrift Day, February 3, can well be considered as an especially appropriate day for annual stock-taking.

Look around you! See how other people are getting ahead!

The truly balanced individual is neither penurious nor miser. He gets a broad, full conception of thrift from his observation of others. He notes that really thrifty people associate together—that they have similar amusements—that their relaxation is sane—that instead of avoiding the subject of thrift, it is a topic of general discussion.

These thrifty people have in the vocabulary such words as "conservation," "saving," "efficiency," "study," "cooperation"—and all of these better ideas which represent the greatest constructive force in our civilization.

Thrift Day represents a day to act—to execute—to start certain wheels in motion—to begin a helpful habit.

SPOKANE HOSPITAL DESTROYED

(Republican A. P. Leased Wire)

SPOKANE, Wash., Jan. 21.—St. Luke's hospital, one of the largest in the city, was partially destroyed by fire early tonight. Soon after the fire started the firemen reported that all of the 80 or 90 patients had been removed safely from the burning building. The fire started at 6 p. m. over the engine room in a new wing of a three-story brick structure. The patients were removed to nearby homes without accident. Although the night was cold it was said none suffered while being moved.



Have every member of your family join our

Learn To Be Thrifty

You can come in and get a "Christmas Banking Club" Book Free and join by putting in 5 or 10 cents, or even 1 or 2 cents for the first week. Increase your deposit each week 2 or 10 or 1 or 2 cents.

IN FIFTY WEEKS:
1 cent club pays \$12.75.
2 cent club pays \$25.50.
5 cent club pays \$63.75.
10 cent club pays \$127.50.

Christmas Banking Club

You Can Start Today—Start!

OPEN SATURDAY NIGHT UNTIL 8 P. M.

Come in, ask about it.

You can put in \$1.00 or \$2.00 or \$5.00 each week and in 50 weeks have \$50 or \$100 or \$250. We add 4 per cent interest.



Thrift Day Comes on February Third

Every prosperous and successful man or woman attributes his or her **SUCCESS** to **THRIFT**. Thrift leads to health, happiness and prosperity.

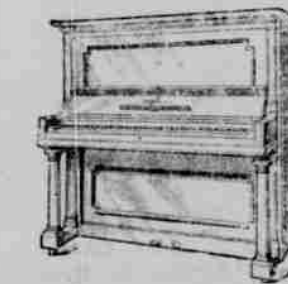
In order to enjoy your full share of this world's blessings you should get the **THRIFT HABIT**, and to insure yourself happiness and comfort in the future you should celebrate February 3d by starting this habit.

Opening a bank account or adding to the one you already have is the first step

The National Bank of Arizona

Cor. Central Ave. & Washington St.

To Save Money Is Thrift To Acquire a Permanent Possession Of Lasting Value Is Thrift



A **STEINWAY PIANO** is a thrifty purchase because it will outlast any other piano and retain the unequalled **STEINWAY** tune until the very last note of its existence is played.

If You Are Thrifty

your piano will cost you absolutely nothing when purchased on our easy payment plan, in comparison to what these who are not thrifty have to show at the end of the same period of time.

A little down, a little each month and your household is made cheerful and happy without apparent effort on your part.

REDEWILL MUSIC CO.

222 W. Washington St.

Phoenix

Preparedness

Every successful life is built on the proposition of preparedness. The man who refuses to acknowledge the fact that some day he will be in need, is going to find himself in a serious predicament when he least expects it. The great trouble with many men and women is they live from day to day, with no thought of tomorrow. Today's earnings are spent as soon as earned—or before. Much of the world's poverty is due to this hand-to-mouth existence. Many people get into debt and never get out. They get behind and never catch up.

If you are not saving now, **BEGIN TODAY**; don't wait for February 3d. Every day you put it off adds to the weakness of your will. We will cordially welcome you if it is only a dollar start.

The Phoenix Savings Bank & Trust Company

"PHOENIX" ONLY SAVINGS BANK

A Year of Thrift

Everywhere in the United States this year people are making unusual efforts to set aside appreciable amounts from their incomes. All banks and many other organizations are emphasizing the importance of saving in order that the United States may take advantage of the wonderful opportunity that is now hers to assume her rightful position as leader in the financial affairs of the world.

You will hear much of **thrift** during 1917. We hope that when you come to realize the necessity of Thrift on your part, you will start right by opening an account with **The Valley Bank**.

Let us tell you about our facilities. You will find a service adapted to your own individual needs. It's a hobby of ours. Correspondence invited.

The Valley Bank

Phoenix

Arizona

CAPITAL, \$500,000.00

For your Savings—Four per cent and **SAFETY**.